

The listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims**

1. (Currently Amended) A method for automating the personalization of a batch of smart cards, said method comprising:

executing a personalization assistant software tool, said software tool including a default member profile having default values for smart card features, ~~a smart card feature being a high-level smart card management instruction dictated by a smart card issuer that allows a smart card to operate as if the issuer were exerting direct control~~, said smart card features including account instructions feature data associated with account usage, authorization control ~~feature data providing~~ instructions relating to risk management checks, [;] and [a] low-value payment instructions feature for rapid transaction processing;

providing a user with a plurality of queries regarding said smart card features, said queries originating from said software tool;

receiving from the user, responses to the plurality of queries, said responses being received by said software tool;

matching each of said responses with an output data value, said matching being performed by said software tool;

modifying said default member profile using said matched output data values; and

generating a personalization data file from a plurality of modified default member profiles and a plurality of sets of said output data values, wherein the plurality of sets of said output data values used to generate said personalization data file is used to provide said smart card features on each smart card in said batch of smart cards for a plurality of users wherein said batch of smart cards is personalized with respect to the plurality of users, and wherein each of said smart card features and its corresponding output data value configures a smart card to operate independently and without issuer instruction with regard to said each smart card feature.

2. (Previously Presented) The method, as recited in claim 1, further comprising using individual cardholder input files and the personalization data file to personalize a plurality of smart cards to yield a plurality of personalized smart cards.

3. (Previously Presented) The method, as recited in claim 2, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries;

finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating personalization data file output associated with the matching entry; and

outputting the personalization data file output associated with the matching entry.

4. (Original) The method, as recited in claim 3, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

5. (Original) The method, as recited in claim 4, wherein responses to the plurality of queries are used to provide best practices recommendations.

6. (Original) The method, as recited in claim 5, further comprising providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

7. (Previously Presented) The method, as recited in claim 1, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries;

finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating personalization data file output associated with the matching entry; and

outputting the personalization data file output associated with the matching entry.

8. (Original) The method, as recited in claim 1, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

9. (Original) The method, as recited in claim 1, wherein responses to the plurality of queries are used to provide best practices recommendations.

10. (Original) The method, as recited in claim 1, further comprising providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

11. (Currently Amended) A computer implemented method for automating the personalization of a batch of smart cards, comprising:

running on a host computer a personalization assistant software application, said software application including a default member profile having default values for smart card features, ~~a smart card feature being a high-level smart card management instruction dictated by a smart card issuer that allows a smart card to operate as if the issuer were exerting direct control~~, said smart card including account instructions ~~features data~~ associated with account usage, authorization control ~~feature data providing~~ instructions relating to risk management checks, [;] and [a] low-value payment instructions ~~feature~~ for rapid transaction processing;

providing to at least one user system over a network a plurality of queries regarding smart card features, said queries originating from said software application;

receiving from the at least one user system over the network responses to the plurality of queries, said responses being received by said software application;

matching each of said responses with an output data value, said matching being performed by said software application;

modifying said default member profile using said matched output data values; ~~and~~

generating a personalization data file from a plurality of modified default member profiles and a plurality of sets of said output data values, wherein the plurality of sets of said output data values used to generate said personalization data file is used to provide said smart card features on each smart card in said batch of smart cards for a plurality of users wherein said batch of smart cards is personalized with respect to the plurality of users; ~~and~~

generating a smart card utilizing each of said smart card features and its corresponding output data value, thereby enabling the smart card to operate independently and without issuer instruction with regard to said each smart card feature.

12. (Previously Presented) The computer implemented method, as recited in claim 11, further comprising:

sending the personalization data file to a preparation processing device; and

using the personalization data file and cardholder input files to personalize smart cards.

13. (Previously Presented) The computer implemented method, as recited in claim 12, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries;

finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating personalization data file output associated with the matching entry; and

outputting the personalization data file output associated with the matching entry.

14. (Original) The computer implemented method, as recited in claim 13, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

15. (Original) The computer implemented method, as recited in claim 14, wherein responses to the plurality of queries are used to provide best practices recommendations.

16. (Original) The computer implemented method, as recited in claim 15, further comprising providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

17. (Previously Presented) The computer implemented method, as recited in claim 11, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries;

finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating personalization data file output associated with the matching entry; and

outputting the personalization data file output associated with the matching entry.

18. (Original) The computer implemented method, as recited in claim 11, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

19. (Original) The computer implemented method, as recited in claim 11, wherein responses to the plurality of queries are used to provide best practices recommendations.

20. (Original) The computer implemented method, as recited in claim 11, further comprising providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

21.- 35. (Cancelled)